

# SINGLE PAYMENT PAYDAY LOANS DELIVERED FROM WEBSITE ("ONLINE PAYDAY LOANS")

## FEE SCHEDULE AND OCCC NOTICE

Check 'n Go is a Credit Access Business ("CAB") that arranges loans made by an unaffiliated lender, at an interest rate of 10% per annum. The lender also charges a \$30 returned item fee and a late fee equal to the greater of 5% of the late payment or \$7.50 if a payment is 10 or more days delinquent.

For single payment payday loans delivered from our website ("*Online Payday Loans*"), Check 'n Go charges a CAB fee equal to 25% of the Amount Financed. The Amount Financed is the amount of loan proceeds paid directly to you or credited to your account with the lender. The lender offers Online Payday Loans in Amount Financed increments of \$5, with a minimum loan of \$100 and a maximum loan of \$1,500.

An Online Payday Loan has a term ranging from 5 to 35 days with a payment tied to the date on which you receive your next installment of regular income. If you receive regular income in bi-weekly or weekly intervals, then a typical term is 14 days. If you receive regular income in monthly or semi-monthly intervals, then a typical term is 30 days.

The following table shows the CAB fees for 14-day Online Payday Loans in the illustrative loan amounts of \$250, \$750, and \$1,250.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assumes a 14-day term)	FINANCE CHARGE The dollar amount the credit will cost you	AMOUNT FINANCED The amount we pay to you or on your behalf	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled	NUMBER OF PAYMENTS	Components of the Finance Charge	
					CAB Fee paid to Check 'n Go (25% of Amount Financed)	Interest paid to unaffiliated lender
661.80%	\$63.46	\$250.00	\$313.46	1	\$62.50	\$0.96
661.80%	\$190.38	\$750.00	\$940.38	1	\$187.50	\$2.88
661.78%	\$317.29	\$1,250.00	\$1,567.29	1	\$312.50	\$4.79

The following table shows the CAB fees for 30-day Online Payday Loans in the illustrative loan amounts of \$250, \$750, and \$1,250.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate (Assumes a 30-day term)	FINANCE CHARGE The dollar amount the credit will cost you	AMOUNT FINANCED The amount we pay to you or on your behalf	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled	NUMBER OF PAYMENTS	Components of the Finance Charge	
					CAB Fee paid to Check 'n Go (25% of Amount Financed)	Interest paid to unaffiliated lender
314.14%	\$64.55	\$250.00	\$314.55	1	\$62.50	\$2.05
314.16%	\$193.66	\$750.00	\$943.66	1	\$187.50	\$6.16
314.16%	\$322.77	\$1,250.00	\$1,572.77	1	\$312.50	\$10.27

This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

An advance of money obtained through a payday loan or auto title loan is not intended to meet long-term financial needs. A payday loan or auto title loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.